We Claim:

1. A process for delivering a polynucleotide complexed with a polymer into an extravascular parenchymal cell of a mammal, comprising:
    a. mixing the polynucleotide and the polymer to form a complex wherein the zeta potential of the complex is less negative than the polynucleotide alone at physiological pH;
    b. inserting the polynucleotide into a mammalian vessel, *in vivo*;
    c. increasing the permeability of the vessel;
    d. passing the complex through the vessel;
    e. delivering the complex into the mammalian extravascular parenchymal cell; and,
    f. expressing the polynucleotide.

2. The process of claim 1 wherein the polymer contains at least one functional group having a pKa in the range of 5-7.

3. The process of claim 1 where the polymer is selected from the group consisting of imidazole, pyridine, or aniline groups.